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1	6.	Coles admits the allegations contained in Paragraph 6.
2	7.	Coles admits the allegations contained in Paragraph 7.
3	8.	Coles admits the allegations contained in Paragraph 8.
4	9.	Coles admits the allegations contained in Paragraph 9.
5	10.	Coles admits the allegations contained in Paragraph 10.
6	11.	Coles admits the allegations contained in Paragraph 11.
7	12.	Coles admits the allegations contained in Paragraph 12.
8	13.	Coles admits the allegations contained in Paragraph 13.
9	14.	Coles admits the allegations contained in Paragraph 14.
10	15.	Coles admits the allegations contained in Paragraph 15.
11	16.	Coles admits the allegations contained in Paragraph 16.
12	17.	Coles admits the allegations contained in Paragraph 17.
13	18.	Coles admits the allegations contained in Paragraph 18.
14	19.	Coles admits the allegations contained in Paragraph 19.
15	20.	Coles admits the allegations contained in Paragraph 20.
16	21.	Responding to the allegations contained in Paragraph 21, Coles admits that
17	it appears t	hat Scott M. Coles authored letters and states that the letters speak for
18	themselves and denies all other allegations contained in Paragraph 21.	
19	22.	Coles admits the allegations contained in Paragraph 22.
20	23.	Coles admits the allegations contained in Paragraph 23.
21	24.	Coles admits the allegations contained in Paragraph 24.
22	25.	Coles admits the allegations contained in Paragraph 25.
23	26.	With respect to the allegations contained in Paragraph 26, Coles is without
24	sufficient information or belief to affirm or deny the same and accordingly denies suc	
25	allegations.	
26	27.	With respect to the allegations contained in Paragraph 27, Coles is without
27	sufficient information or belief to affirm or deny the same and accordingly denies sucl	
28	allegations.	

1	28.	Coles admits the allegations contained in Paragraph 28.	
2	29.	Coles admits the allegations contained in Paragraph 29.	
3	30.	With respect to the allegations contained in Paragraph 30, Coles	
4	incorporates	all previous admissions and denials as if fully stated herein.	
5	31.	With respect to the allegations contained in Paragraph 31, Coles denies that	
6	the other de	fendants have any claim to the proceeds of any life insurance policy obtained	
7	by Scott M. Coles from American General.		
8	32.	Coles admits the allegations contained in Paragraph 32.	
9	33.	Coles admits the allegations contained in Paragraph 33.	
10	34.	Coles admits the allegations contained in Paragraph 34.	
11	35.	Coles admits the allegations contained in Paragraph 35.	
12	36.	Coles reserves the right to assert any and all of the affirmative defenses	
13	outlined in Federal Rule of Civil Procedure 8(c) as discovery may prove applicable.		
14	WHE	EREFORE, Coles requests Judgment as follows:	
15	A.	Directing the payment of reasonable attorneys' fees and costs incurred by	
16	American General in bringing the Interpleader Complaint;		
17	В.	Directing the payment of the life insurance policy proceeds to Coles;	
18	C.	Directing American General to issue Internal Revenue Service Form 712s to	
19	Coles; and		
20	D.	Entering any other relief the Court deems appropriate under the	
21	circumstances.		
22	RESI	PECTFULLY SUBMITTED this 12th day of August, 2009.	
23		QUARLES & BRADY LLP	
24		Renaissance One Two North Central Avenue	
25		Phoenix, AZ 85004-2391	
26		By <u>s/C. Bradley Vynalek</u> C. Bradley Vynalek	
27		Attorneys for Defendant Ashley Coles, the	
28		trustee of Ashley M. Coles Family Trust	